

**Information to identify the case:**

Debtor 1	<u>Elena DuQue</u>	Social Security number or ITIN	xxx-xx-8850
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-30798-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Elena DuQue

1/19/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Elena DuQue  
 Debtor

Case No. 17-30798-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 11

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db +Elena DuQue, 689 Twin Rivers Drive, East Windsor, NJ 08520-5622  
 cr +PROF-2013-S3 LEGAL TITLE TRUST IV, BY U.S. BANK NA, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 517123027 Fay Servicing, PO Box 619063, Dallas, TX 75261-9063  
 517123028 Phelan Hallinan Diamond & Jones PC, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QDESTRAFFI.COM Jan 20 2018 00:13:00 Daniel E Straffi, Straffi & Straffi, LLC,  
 670 Common Way, Toms River, NJ 08755-6431

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 20 2018 00:31:15 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 20 2018 00:31:12 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

517123024 EDI: CHASE.COM Jan 20 2018 00:13:00 Chase Bank USA, NA, PO Box 15298,  
 Wilmington, DE 19850-5298

517123025 EDI: CONVERGENT.COM Jan 20 2018 00:13:00 Convergent Outsourcing, Inc, 800 SW 39th St,  
 Renton, WA 98057-4975

517123026 EDI: DISCOVER.COM Jan 20 2018 00:13:00 Discover Card, PO Box 30395,  
 Salt Lake City, UT 84130-0395

517123029 EDI: WFFC.COM Jan 20 2018 00:13:00 Wells Fargo Home Mortgage, PO Box 14411,  
 Des Moines, IA 50306-3411

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517132382\* Chase Bank USA, NA, PO Box 15298, Wilmington, DE 19850-5298

517132383\* Convergent Outsourcing, Inc, 800 SW 39th St, Renton, WA 98057-4975

517132384\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025

(address filed with court: Discover Card, PO Box 30395, Salt Lake City, UT 84130-0395)

517132385\* Fay Servicing, PO Box 619063, Dallas, TX 75261-9063

517132386\* Phelan Hallinan Diamond & Jones PC, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437

517132387\* Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2018 at the address(es) listed below:

Alfred V. Acquaviva on behalf of Debtor Elena DuQue aacquaviva@avalawyers.com,  
 Robert@sideofficesolutions.com

Daniel E Straffi dstraffil@comcast.net, dstraffi@ecf.epiqsystems.com

Rebecca Ann Solarz on behalf of Creditor PROF-2013-S3 LEGAL TITLE TRUST IV, BY U.S. BANK  
 NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4